

BEST NEWSLETTER

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November 1999 BEST Line 1-800-997-2378 or 527-2378 TDD 1-800-382-0893 or 565-2276

Practice Makes Perfect

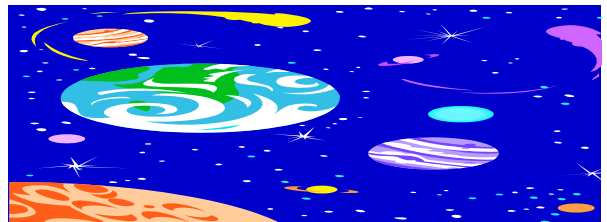
Cindy Birge
Chief, Benefits and Entitlements Service Team (BEST)

As we move into our next phase of servicing (limited benefits and entitlements services), and welcome new bases such as those from USAFE, we continue to look for optimal ways to communicate effectively with you. We hope our newsletter is a successful avenue.

For those of you who said "I received my May newsletter in August", we apologize. We ran into several glitches with the contract to fold, staple, label, and mail the newsletters. Needless to say, that was a learning experience, but *"practice makes perfect"*.

In this edition, we are calling your attention to a number of upcoming events such as open seasons, systems issues such as Y2K and caller waiting announcements, and issues of concern such as end-of-year retirement surge, and employee procrastination. We hope this makes for enjoyable and informative reading. We solicit your feedback as your concerns are our concerns. You can provide feedback by speaking to a benefits counselor or completing our survey at <http://www.afpc.randolph.af.mil/dpc/BEST/survey.htm>. We look forward to hearing from you.

A NEW MILLENNIUM



Are you ready for the new millennium? As we quickly move toward an exciting new century, we are committed to expanding and improving our services through the use of technology. One way will be through the use of the web. If you have not accessed our homepage lately, we encourage you to do so. In particular, we encourage you to access the web automated system (Employee Benefits Information System (EBIS) to obtain general and personal information, complete your transactions, obtain your retirement estimate, compute your TSP annuity estimate, and obtain a personal statement of benefits. Transactions are easier to complete via the web because you can see the information and obtain a printout. It's as easy as 1, 2, 3. Simply access the web at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Then, click on EBIS transactions and input or create your User-Id and password. Once completed, you can access the main menu area of EBIS, where you will complete your transactions or obtain information.

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Y2K - We're Okay!

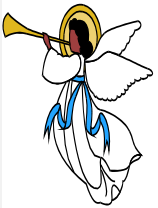


Have you been wondering or worrying about your personnel records, transactions, or personnel actions? Well, the word is out - The Air Force Personnel Center (AFPC) is Y2K compliant. But, just in case the electric company fails or the phone company isn't prepared, AFPC has developed a contingency plan. This plan provides information and instructions on how we will continue to carry out our business processes should we have a Y2K problem. Our Y2K plan was completed on 20 Jul 99, and copies were placed on our web page and forwarded to the bases. As ongoing reminders, we continue to send the CPFs Y2K information. The latest information went to the CPFs in the form of position papers from each division in AFPC to advise how we will operate should something go wrong.

You can rest easy if you were worried about your FEHB Open Season election or TSP election for the Jan 2000 time period. We have made arrangements for the automated system to remain available and all transactions during that period, should anything go wrong, will be held in the tables until they can be processed into Defense Civilian Personnel Data System (DCPDS) or HR (modern system). For those of you who are considering retirement during the Y2K contingency period, you may want to start your paperwork now. Definitely go out on the web or call the automated system to obtain a retirement estimate. Once you have done that, we recommend you discuss the estimate with a counselor. We also recommend you forward your retirement application 90-120 days prior to your retirement. Just be aware - while we have contingencies for all Y2K emergencies, things may slow down.

BEST Announces - Telephone Automated System Queue Announcements

Many of you have asked if we could enhance the system to provide queue (caller waiting) announcements. Well, we are proud to announce we have enhanced our system to voice one of three announcements ("there are ten callers in the queue", "there are five callers in the queue", "there are three callers in the queue"). Generally, there are no more than 10 callers in the queue during non-peak seasons. These announcements are estimates based upon the number of callers holding and the duration of calls. It is our way of telling you that you haven't been lost; we are tracking your call. This enhancement allows you to make an informed decision - do you want to call again. Once you fall below three callers in the queue, you will hear "BEST counselors are still busy, please continue to hold". This means your turn is coming up sooner than you think. Remember, you can complete most transactions without assistance of a counselor, and the web is always available. But, if you need counselor assistance, you will now have the opportunity to make a decision - hold or try your call again.



Modern System - What's That?



As you may know, we were given a mandate to streamline the way we do business by the year 2000. The BEST automated system was just one way of doing this. The other is a new personnel data system that will simplify the way we process your personnel actions and capture your personnel data in our database. It is called "the modern system or (HR)". For years now, the Department of Defense (DoD) has been working on the development of the new system and has been testing its accuracy. Now, we are ready to go forth and convert our old data system to the new (HR) system. Charleston and McChord AFBs have volunteered to test the HR system for Air Force. During the two-week period beginning on 12 -26 Nov 99, Air Force will convert employees' data records into the HR format.

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Upcoming Events!

Federal Employees Health Benefits (FEHB) Open Season (8 Nov - 13 Dec 99)



Are you ready to make an open season election? Have you been waiting to change from one carrier to another? Well, your opportunity is quickly approaching. Federal Employees Health Benefits open season runs from 8 Nov to 13 Dec 99. This year we are hoping to have an Electronic Data Feed in place, which will enable us to electronically send FEHB enrollments and changes to each carrier without sending the hard copy SF-2809, Health Benefits Registration Form. This process should assist carriers in forwarding enrollment cards more quickly. Please note, however, that BEST is not responsible for the timeliness of carriers sending carrier cards. Employees will still be able to obtain a fax-back copy of their SF-2809 through the telephone automated system by pressing "1" for FEHB, and then "8" for a faxed copy of your most recent SF-2809. You may use a copy of your SF-2809 as proof of enrollment until you receive your carrier card.

Employees wishing to make an open season election can do so through the BEST automated system by phone or web. Employees electing self and family coverage can complete their FEHB transactions via the web without the assistance of a benefits counselor. Employees using the phone system must transfer to a counselor to collect the dependent information. You can access the Employee Benefits Information System (EBIS) at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. You will need to input your User-ID and password to access EBIS. Instructions for establishing your User-ID and password are identified on the security log-in page. Once you are in the EBIS transaction area, you will need to input your SSN and PIN to complete your transaction. Your PIN is the same for the telephone and web automated system. You can also complete your transaction through the telephone automated system by calling 1-800-997-2378 or 527-2378 local. **We encourage employees to use EBIS because you can see the information and obtain a print out.**

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Thrift Savings Plan (TSP) Open Season (15 Nov 99 - 31 Jan 00)



Are you contributing to TSP? If not, you may be missing out on a wonderful opportunity to increase your retirement benefits. If you are covered by the Federal Employees Retirement System (FERS), TSP is an integral part of your retirement benefits. Currently, FERS employees contribute 1.05% into the retirement system, with 6.80% contributed into Social Security. This means as a FERS employee, your retirement is largely based upon Social Security, unless you participate in TSP.

FERS employees may contribute up to 10% of their annual basic income into TSP. As a FERS employee, the agency will contribute an automatic 1% into your TSP account and match your contribution up to 4%. This can entitle you to a total agency contribution of 5%.

If you are a CSRS employee, TSP is also a significant benefit to you. Although CSRS employees do not receive agency matching contributions, CSRS employees can still benefit from the tax deferred savings. As a CSRS employee, you can contribute up to 5% of your annual basic pay into TSP. These contributions are tax

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TSP 2000

Did you read the TSP Highlights you received with your latest TSP participant statement? If so, you know TSP will have a new record keeping system by mid-2000. The new system will enable several new changes in TSP. For example, in addition to the current C, F, and G funds, employees will be able to invest in a Small Capitalization Index Investment (S) Fund, and an International Stock Index Investment (I) Fund. Employees will also be able to change their contribution allocations to the C, F, G, S & I Funds through the TSP web page or Thriftline at any time. Currently, this can only be done during an open season. TSP will also become a daily valued plan and account information will be updated daily as opposed to monthly. Furthermore, TSP Open Season dates will change to 15 Apr - 30 Jun, and 15 Oct - 31 Dec. We look forward to these exciting changes coming in 2000. As we draw closer we will provide more information, so look for upcoming articles in our next newsletter.



Last Minute Haste Makes A Waste!

*Do you find yourself waiting until the last month, last week, last day, or even last hour to complete your health benefits, life insurance, or Thrift Savings Plan transaction? **If so, this article applies to you.*** Every year we experience a high volume of calls during the last few weeks of an open season. This number increasingly grows the closer it gets to the end of the open season. This means more callers in the system which can result in phone disconnects, longer queue times for those of you holding, more frustration and stress as time gets away, and sometimes missed open seasons for those of you who choose not to wait and who fail to complete your transaction in the system. We say... “*Last Minute Haste Makes A Waste*”.

Every year, open seasons are advertised in a number of ways. This is a joint effort between the local Civilian Personnel Flights (CPF) and BEST. Typical mediums include public affairs articles, Leave and Earnings Statement announcements, posters and flyers, electronic mail (e-mail), newsletters, and letters to employees. BEST has chosen to inform you by newsletter, LES announcement, Benefit News (web and telephone), public affairs articles in your base newspaper, and all serviced Civilian Personnel Flight e-mails. Most employees are well informed of open season dates long before open season begins. There usually is little excuse for waiting until the last minute. Of course, it's your inherent right to wait. *But, Last Minute Haste Makes A Waste.*

This year BEST will experience a peak season from 1 November - 31 January. Peak seasons are caused by an influx of calls and actions such as FEHB open season from 8 Nov - 13 Dec, TSP open season from 15 Nov - 31 Jan, and end-of-year retirement surge from 1 Nov - 31 Jan. We encourage you to complete your transactions early. If you are in need of counselor assistance, you can reach a benefits counselor Monday - Friday, from 7am - 5pm CST. The best times to reach a counselor are between 8am - 11am and 1:30pm - 4pm CST. *Remember, Last Minute Haste Makes A Waste*

Are You Planning On Retiring?

If so, we have prepared three fact sheets entitled “Preparing for Retiring”, “Completing the Retirement Package”, and “Retirement Forms”. We have also implemented a web site called “Retiring Employees Information Page”. You can access this site and these fact sheets at <http://www.afpc.randolph.af.mil/dpc/BEST/retiring.htm>. You'll also find important information on military deposits, TSP annuities, carrying your life and health into retirement, and Social Security. We've created this site just for you!

If you are planning on retiring within the near future, we encourage you to not only access this site, but to obtain an annuity estimate by using the telephone or web automated system. We recommend you discuss this estimate with a counselor. Additionally, we encourage you to submit your retirement package to our office at least 90 to 120 days in advance of your retirement date. BEST processes an average of 200 retirements a month. This number increases to an average of 400 retirements during the end of the year. Because of these numbers, we've had to establish

priorities for optional retirement application processing to provide a fair and consistent process for our employees. We have two categories of optional retirement application processing - those received 30 days or more from the retirement effective date and those received less than 30 days from the retirement effective date. Within these categories, we further prioritize by effective date and the date BEST receives the application. We process applications received 30 days or more first and applications received less than 30 days second. You should ensure your retirement application contains all applicable items listed in the article “Completing Your Retirement Package”. You will need to submit a hard copy SF-52, Request for Personnel Action, completed and signed on page 2, along with your application. Your supervisor will need to complete the automated PERSACTION SF-52, which will be coordinated by the CPF and forwarded to our office. Should you need retirement counseling or additional information, you can reach a benefits counselor by dialing 1-800-997-2378, or 527-2378 local. Hearing Impaired employees can reach a counselor by dialing 1-800-382-0893 or 565-2276 local.



Limited Benefits and Entitlements Services - The Next Phase of Servicing

We are pleased to welcome the United States Air Force Europe (USAFE) bases to the Air Force Personnel Center (AFPC). Effective 29 Aug 99, BEST began servicing USAFE under "Limited Benefits and Entitlements Services". This means our services are limited to health, life insurance, and Thrift Savings Plan. Retirement counseling, application processing, and survivor benefits will continue to be handled by the local Civilian Personnel Flight for these bases. Soon, we will also service the remaining Air Force bases under limited benefits and entitlements (B&E) services, to include the Air Force Material Command, Pentagon, Maxwell, Lackland, and Pacific Air Force (PACAF) bases. The reason for this change is because AFPC is not staffed to handle the full services of these bases at this time; therefore, these bases will not be transferring their Official Personnel Folders to AFPC.

So, what does this mean to me? For the most part, it's valuable information so you understand the direction we are headed, our services, and the differences in our marketing materials and publicity articles. As you reference our homepage or benefit news, you will begin to see wording such as "full services" or "limited services". This is now necessary for clarification.

Will the service you currently provide change? No. If you are currently serviced by AFPC under full services, we will continue to provide services in the areas of health benefits, life insurance, Thrift Saving Plan, retirement, and survivor benefits. If you are under limited B&E services (specifically, USAFE, and SAF/AQ), we will continue to provide limited B&E services until such time as your base is fully serviced by AFPC.

If I'm serviced under limited B&E services, can I use the automated system to obtain retirement estimates?

Yes. Employees may obtain annuity estimates and general and personal retirement information through our automated system by phone or web. Additionally, employees may access a host of general information concerning health benefits, life insurance, Thrift Savings Plan, retirement, and survivor benefits from our homepage at <http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm>. You should note, however, that any retirement or survivor benefits article providing procedural instructions only applies to those bases we service under our full mission. You should inquire with your servicing personnel office for procedures in the retirement and survivor benefit areas.

So, your servicing is doubling - will you be able to handle the additional workload? Yes. We look forward to this exciting new area of servicing as we move toward a new millennium. We recently hired 21 additional employees to enable us to accommodate the workload. As employees are trained, you should begin to see a noticeable difference as we expand our services.

The following represents our transition schedule. If you have any questions, you may contact a benefits counselor at 1-800-997-2378 or 527-2378 locally.

Spangdahlem Germany	29-Aug-99	Pentagon HQ Wash DC	18-Jun-00
Ramstein AB Germany	29-Aug-99	Robins AFB GA	16-Jul-00
Incirlik AB Turkey	29-Aug-99	Hill AFB UT	13-Aug-00
Izmir AB Turkey	29-Aug-99	Tinker AFB OK	10-Sep-00
Aviano AB Italy	29-Aug-99	Wright-Patterson AFB OH	8-Oct-00
Mildenhall RAF UK	29-Aug-99	Anderson AFB Guam	22-Oct-00
Maxwell AFB AL	26-Mar-00	Misawa Pacific	22-Oct-00
Lackland AFB TX	9-Apr-00	Yokota AB Japan	22-Oct-00
Lajes Azores	23-Apr-00	Kadena AB Japan	22-Oct-00
Hickam AFB HI	7-May-00	Osan AB Korea	22-Oct-00
Eielson AFB AK	21-May-00	Kunsan AB Korea	22-Oct-00
Elmendorf AFB AK	21-May-00	AIA TX	11-Feb-01

FEHB Open Season (continued from page 3)

You can obtain a copy of the Guide to Federal Employees Health Benefits, and FEHB Plan Brochures from your servicing office based upon local procedures. You may also access the guide and brochures from our homepage at <http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm>, by clicking on "FEHB". You should note that most carriers change coverage and fees from year to year. Whether you desire to change your plan or not, we encourage you to review the guide to ensure your plan continues to meet your needs. Should you have questions, you may reach a benefits counselor through the telephone automated system by pressing "0" within any of the benefits areas such as "FEHB". Benefits counselors are available Monday - Friday, from 7am - 5pm Central Standard Time (CST). The best times to reach a counselor are between 8am - 11am and 1:30pm - 4pm CST.

CUSTOMER DISCONNECTS



In our last newsletter, we expressed our concern over customer disconnects while waiting for a BEST counselor. This problem can occur during high volume periods. While we continue to monitor for connectivity problems, it appears some of the problems could reside on the caller's end. There are instances when a higher priority call will override and bump the traffic on the base switch, thereby, disconnecting calls to BEST. Other disconnects occur when the caller has been holding for some time and the switch thinks the call has terminated and forces a disconnect. Lastly, there are instances when the number of base trunk lines to the local carrier causes random disconnects. Should you encounter this problem while calling from your base, please try your call again or contact the base operator if the problem persists. There are a few other alternatives you may consider; 1) use the web application; 2) call from home during non-duty hours; 3) call from a pay phone; or 4) call during peak staffing periods (8am - 11pm and 1:30pm - 4pm). We will continue to monitor our phone system, so let us know if you encounter this problem.

HELP- I'M CAUGHT IN A LOOP!

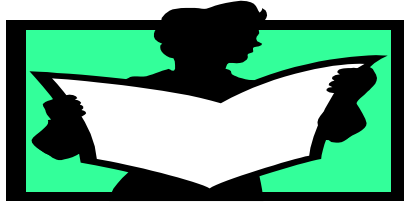


Have you tried accessing the Employee Benefits Information System (EBIS) web application and found yourself in a loop? If so, you're not alone. This is another issue we've been trying to resolve. We know this can occur depending upon the web browser the employee is using. However, there is a quick and easy fix for this problem. Once you click on "AF EBIS Web Transactions," and click on "Applications Security Log On Page", simply minimize your screen by clicking on the (-) button at the top of your screen, and the Security Log On Page will appear. You can then enter or create your User-Id and password. Once you've completed this step, you will highlight "Benefits and Entitlements" and press "Launch Application". This will place you in the EBIS main area where you will conduct your benefits transactions.

Modern System - What's That? (Continued from page 2)

Charleston and McChord employees will be able to access the automated system to complete transactions, but we ask that they do so only if absolutely necessary, to ensure their records remain static during the conversion process. Should a Charleston or McChord employee conduct a transaction between 7 - 26 Nov 99, their transaction will be held until such time as the HR database is ready to receive transactions. Thus, their Leave and Earnings Statement (LES) will not reflect the change until 10 Dec 99. Charleston and McChord employees should check their LES carefully to make sure their transactions are reflected on the appropriate LES and payroll has made any retroactive adjustments to their withholdings. BEST systems employees will be monitoring these transactions to ensure they process correctly. Should you encounter a problem, you should contact a benefits counselor. *For those of you who are not at Charleston or McChord, this should not affect you at this time. However, it will apply to you in the near future as the Air Force goal is to have all bases converted to the modern system in 2000.* We will keep you posted.

BENEFIT NEWS!



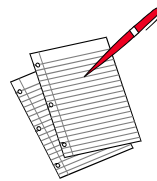
CSRS and FERS Withholding Rate Increase

Public Law 105-33 required a three-step rate increase in employees' withholdings for CSRS and FERS covered employees. The law stipulated that employee withholdings for FERS and CSRS would increase by 0.25% effective the first pay period on or after 1 Jan 99; increase by 0.15% effective the first pay period on or after 1 Jan 00; and increase by 0.10% effective the first pay period on or after 1 Jan 01. Employees' withholding rates for FERS and CSRS would then revert back on 1 Jan 03, to the regular rates prior to the three-step increase, typically 7% for CSRS and 0.80% for FERS.

The following withholding rates will apply on 2 Jan 00 for the perspective retirement systems.

Regular CSRS Code 1	7.40%
Regular Offset Code C,	1.20%
Regular Offset Code R	7.40%
Law Enforcement Officers Code 6	7.90%
Law Enforcement Officers Offset Code E	1.70%
Law Enforcement Officers Offset Code T	7.90%
Air Traffic Controllers - CSRS	7.90%
Air Traffic Controllers - CSRS Offset	1.70%
Air Traffic Controllers - FERS Code L	1.70%
Air Reserve Technicians Code N	1.20%
LEO, Firefighters, and Employees	
Code M	1.70%
FERS Employees Code K	1.20%

PUBS AND FORMS



Have you heard that publications and forms have gone electronic? In Oct 99, most major command and base publications distribution offices (PDOs) and centers (PDCs) closed. Air Force employees will now obtain publications and forms from the Electronic Transaction System (ETS) by accessing a central web site managed by the Air Force Departmental Publishing Office. You may access, view, download, print, and order products from the web site. (This site has not been provided at this time). Those without Internet access may contact the ETS order desk to obtain the products needed. Customers may contact ETS Service Desk at DSN 754-2438 or ets@pentagon.af.mil. Forms and Pubs representatives will disseminate information regarding points of contact at each base.

If, however, you're looking for common Benefits and Entitlements Forms and booklets, you can also obtain them from our homepage at <http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm>.



Are You Turning "35", "40", "45", "50", "55", "60", "65", or "70"?

If you answer yes to any of these questions, this article applies to you! The Federal Employees' Group Life Insurance (FEGLI) Program uses age bands to determine premium costs for Options A, B, and C. The current bands are "under 35", "35-39", "40-44", "45-49", "50-54", "55-59", "60-64", "65-69", and "70 and over". ***So, if you're turning "35", "40", "45", "50", "55", "60", "65", or "70", you can expect to see an increase in your insurance premiums.*** The premiums for the new age band will be effective the pay period following your birthday. Employees turning 55 or older should particularly review their insurance needs in comparison with their insurance coverage. Premiums significantly increase beginning at the age of "55". You can review insurance premiums by obtaining a copy of the FEGLI Program Booklet by accessing the electronic version from the Office of Personnel Management's homepage at <http://www.opm.gov/insure/life/fegli99/federal/booklet/page1.htm>.



The More You Know - The More You Grow!

Have you ever heard the statement “Knowledge is Power?” This is definitely our belief. In today’s information age of computers, telephones, internet, cell phones, fax machines, and electronic mail, there is little excuse for lack of knowledge. One of our continual goals is to educate you on your benefits and entitlements. We believe this goal is one of the positive advantages of centralized servicing and its results are customer empowerment. To this end, we have developed several avenues for you to obtain valuable information on your benefits and entitlements. First, we’ve developed the BEST homepage. Our homepage contains a number of valuable articles on health benefits, life insurance, Thrift Savings Plan, retirement, forms, and survivor benefits. We’ve also included areas called “Benefit News”, “What’s New”, and “What’s Hot” to keep you informed of important news. “Benefit News” covers legislative changes; “What’s Hot” covers hot topics such as “mini open seasons due to carrier bankruptcy; and What’s New” covers upcoming events such as health benefits and TSP open seasons and news such as “TSP Rates of Return”. We also link to other key agencies for your convenience.

For new employees, we have developed a “New Employee Information Page” containing benefit pamphlets and brochures, BEST Question and Answer booklet, and a number of key articles relating to your benefits and entitlements as a new employee. We’ve also developed a “Retiring Employees’ Information Page” for retiring employees. This page contains articles and pamphlets such as “Preparing for Retirement”, “Completing the Retirement Package”, “Retirement Forms”, “Carrying Life and Health Insurance into Retirement”, and “TSP Annuities”. We recently revised both full services and limited services marketing materials, including the BEST Q&A Booklet, BEST Trifold, Benefits Summary for Appropriated Fund Civilian Employees, Benefits Summary for LWOP Employees, Time Zone Comparison Chart, and BEST Telephone Automated System Menu. We’ve prepared these pamphlets in Word documents and placed them on our web page under “BEST Pamphlets and Brochures”.

We’ve also prepared fax-back documents available by pressing “6” at the main menu of the telephone automated system. Additionally, employees can obtain general and personal information through the telephone automated system by pressing “1” or “2” within any of the benefit areas in the telephone system, or clicking on “general or personal information” within any of the benefit areas in EBIS (web automated system).

Lastly, we’re keeping you informed through newsletters, public affairs articles, e-mail, and personalized letters. ***As you can see, obtaining key information concerning your benefits and entitlements is as easy as 1, 2, 3. We’re doing our part. Now it’s up to you!***

BEST Homepage	http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm
BEST Marketing Materials	http://www.afpc.randolph.af.mil/dpc/BEST/bestbrochures.htm
BEST New Employee Page	http://www.afpc.randolph.af.mil/dpc/BEST/newemp-full.htm or http://www.afpc.randolph.af.mil/dpc/BEST/newemp-limit.htm
BEST Retiring Employees Page	http://www.afpc.randolph.af.mil/dpc/BEST/retiring.htm
EBIS Web Application	http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm
BEST Phone Automated System	1-800-997-2378, 527-2378 local, TDD 1-800-382-0893, 565-2276 local

WHAT'S MY PERSONAL IDENTIFICATION NUMBER (PIN)?

BEST Versus TSP



Our number one question continues to be *What's My PIN?* We're also finding that some of you are confusing your TSP PIN with your BEST PIN. In order to assist you, we have provided a set of instructions for obtaining your BEST versus your TSP PIN.

BEST	TSP
<p>The first time you access the automated system, your PIN will be a four-digit number equivalent to your month and year of birth. The system will then require you to change your PIN to a six-digit number of your choice. This will continue to be your PIN until you change it. Your BEST PIN is the same for the telephone and the web automated system.</p> <p>If you forget your PIN, you can reset it by using the phone or web. When using the phone system, listen carefully to the instructions. The phone system will tell you if it is looking for a four -digit or six-digit PIN. Don't hang up. The system gives you three (3) tries to enter the correct PIN. Depending on the systems instructions, enter any four or six-digit number. After the 3rd try, the system will automatically route you to a Benefits Counselor, Monday - Friday, from 7am - 5pm CST. The counselor will ask you several questions based on your personnel data in the personnel data system. Once the counselor is assured she/he is talking to the correct person, the counselor will return you to the system to select a PIN of your choice.</p> <p>If using the web, you can change your PIN through the EBIS web transaction page where you will be prompted to enter your SSN and PIN. If you have forgotten your PIN or entered an incorrect guess, you will receive an error message that says "Invalid Login" or PIN Not Found". Click on the "Back" browser button. This will prompt you to provide all five pieces of security information. Once you provide the five pieces of security information, and the system validates the information is correct, you will be allowed to select a new six-digit numeric PIN.</p>	<p>Once TSP establishes an account for you, TSP sends you a letter explaining the TSP Program and notifying you of your assigned PIN. This PIN along with your Social Security Number (SSN) allows you to obtain account balance information, conduct Interfund Transfers, inquire on a loan or in-service withdrawal, or obtain rate information. You can obtain this information by calling the Thriftline at 1-504-255-8777 or by accessing their homepage at http://www.tsp.gov.</p> <p>If you have forgotten your PIN, you can obtain another PIN by accessing TSP homepage at the above address or by calling the Thriftline. It will generally take 10 business days to receive your new TSP PIN. Once you receive your newly assigned PIN, you can change your PIN to a personally selected one.</p> <p>Like your BEST PIN, you can change your TSP PIN as often as you like. TSP has a host of information available on their web site; we encourage you to access it for general and personal information prior to TSP open season.</p>

Health Premiums Increase and Plans Drop Out During 2000

Have you noticed an increase in Federal Employees Health Benefits (FEHB) premiums over the last couple of years? This year, the Office of Personnel Management (OPM) announced an average of 9.3% increase in most plans. This rate increase follows a 9.5% increase in 1999, and a 9.72% increase in 1998. On average, a FEHB Program member with self-only coverage will pay \$33.04 a pay period, or \$2.94 more a pay period than in 1999. A member with family coverage will pay \$71.76, or \$7.09 more than in 1999. In addition to rising premiums, health care costs such as prescription drugs and co-payments are also increasing. Most participants will find their co-payments to be \$10; and most plans have changed their prescription benefits to encourage the purchase of generic or mail-order drugs.

Employees will also have fewer health insurance plans to choose from this open season. Forty-three plans have announced they are leaving in 2000. This raises another concern for OPM and employees. In 1998, there were 350 health insurance carriers in the FEHB Program. In 2000, there will be 242. Health plans that leave the program are required to notify their members and inform them that they must select another carrier during open season.

The good news is OPM has a plan. In order to combat rising costs, OPM plans to raise the quality and cost-effectiveness of health plans by raising the standards for participation in FEHBP. They also plan to achieve efficiencies and economies of scale by contracting directly for selected benefits. OPM plans to submit legislative proposals early in the new year. The civil service panel, on the other hand, has asked the General Accounting Office to review the reasons why more than 100 carriers have dropped out of the FEHB Program since 1998.

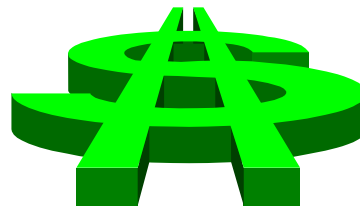
We encourage employees to review their plan's benefits carefully, paying close attention to prescription drugs, co-payments, and coinsurance, to ensure their health care needs are met.

TSP Open Season Continued From Page 3

deferrable, which can result in lower taxes. When you couple this with compounding effects of your TSP, this can mean significant savings to you and extra retirement security. You may enroll, change your contribution amount, or change your fund allocations during open season by completing your transaction in the BEST automated system by phone or web without assistance of a counselor. You can access the phone system at 1-800-997-2378 or 527-2378 local. You can access the web system at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Hearing Impaired employees can reach a counselor at 1-800-382-0893 or 565-2276.

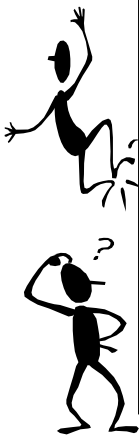
It is important to remember that TSP open season transactions only affect future contributions. If you desire to change your account balance fund allocation, you can do so by completing an Interfund Transfer Request through the TSP Thriftline at 504-255-8777, TSP homepage at <http://www.tsp.gov>, or by submitting the TSP-30, Interfund Transfer Request, to the TSP Service Office at the address provided on the form.

Should you need counseling or assistance, counselors are available by calling the BEST line and pressing "0" within the TSP (3) area. Counselors are available Monday-Friday, from 7am - 5pm CST.

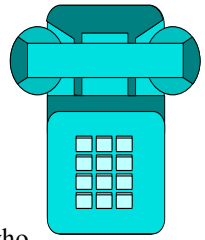


RAISE YOUR VOICE! - HOW TO ACCESS THE NEW SURVEY

Are you still using the paper customer service survey to voice your opinion? If so, we have a better way. We recently revised our customer service survey in order to obtain more valuable information. We're now asking questions such as "I went to a counselor because..."; "Were you satisfied with the length of time it took to use the automated system?"; "Please rate your level of satisfaction with the retirement estimator;" "Please rate us on Ease of Contact and Responsiveness of the Staff;" "Were you able to obtain the personal information you needed?;" "Please rate your satisfaction with the web automated system and the phone automated system". And, of course, there is block to provide your comments or concerns. You can access the survey at <http://www.afpc.randolph.af.mil/dpc/BEST/survey.htm>. We value this information and use it to make management decisions to improve our service. *So, go ahead - raise your voice.*



BENEFITS AND ENTITLEMENTS SERVICE TEAM (BEST) TELEPHONE AUTOMATED SYSTEM MENU



Welcome to the Air Force Automated Civilian Personnel System.

For information on our Customer Service Survey and providing feedback, press 1

To access the Benefits and Entitlements Services System, press 2

For current Air Force employees, press 1. If you are a retired AF employee or if you are the survivor of an employee who retired from AF civilian service, press 2. If you are seeking temporary continuation of coverage under the FEHB, press 3. Please enter your social security number.

If this is your first time accessing the system, you will hear "please enter your four-digit Personal Identification Number or PIN." (Your PIN will be a four-digit number equivalent to your MMY of birth)

Please hold while we verify this information.

Please change your PIN to a six-digit number of your choice. (Only if first time accessing the system)

If this is not your first time accessing the system, you will hear "please enter your six-digit Personal Identification Number or PIN".

To change your PIN, press 1; to continue, press 2.

Current day-time phone number on file for you is _____. If this is correct, press 1, otherwise press 2.

For **Federal Employees' Health Benefits**, press 1

- For general FEHB information, press 1
- For personal FEHB information, press 2
- To change from self and family to self only without changing your health plan, press 4
- To make an open season change or election, press 5
- To make a non-open season change or election, press 6
- To cancel your FEHB enrollment, press 7
- To obtain a faxed copy of your most recent SF-2809, press 8
- To transfer to a Benefits Counselor, press 0
- To return to the previous menu, press 9

For **Retirement**, press 2

- For general retirement information, press 1
- For personal retirement information, press 2
(You may obtain the date you are first eligible to retire for a voluntary retirement in the personal information area.)
- For retirement estimate, press 3
For a precalculated voluntary retirement estimate, press 1
For a real time/on line estimate, press 2
For a TSP monthly annuity estimate, press 3
- To transfer to a Benefits Counselor, press 0
- To return to the previous menu, press 9

For **Thrift Savings Plan**, press 3

- For general Thrift Savings Plan information, press 1
- For personal program information, press 2
- To enroll or change your TSP during open season, press 3
- To stop your contributions to the TSP, press 4
- To transfer to a Benefits Counselor, press 0
- To return to the previous menu, press 9

For **Federal Employees' Group Life Insurance**, press 4

- For general Federal Employees' Group Life Insurance information, press 1
- For personal program information, press 2
- To make a non-open season election, change or termination, press 3
- To make an open season election or change, press 4
- To transfer to a Benefits Counselor, press 0
- To return to the previous menu, press 9

To request a **Faxed Document**, press 6 To **Exit** the system, press 9

CALENDAR OF EVENTS

SPECIAL EVENT

FEHB OPEN SEASON

8 Nov 99 - 13 Dec 99

SPECIAL EVENT

MODERN SYSTEM CONVERSION BEGINS

(Charleston and McChord AFB)

12 Nov 99

SPECIAL EVENT

TSP OPEN SEASON

15 Nov 99 - 31 Jan 00

SPECIAL EVENT

CSRS and FERS WITHHOLDING RATE INCREASE

1 Jan 00

SPECIAL EVENT

TSP OPEN SEASON

15 Apr - 30 Jun 00

SPECIAL EVENT

FEGLI OPEN SEASON ACTIONS BECOME EFFECTIVE

23 Apr 00



HQ AFPC/DPCMB

550 C STREET WEST SUITE 57

RANDOLPH AFB TX 78150-4759

ADDRESS CORRECTION REQUESTED